

## SINAR KASIH

(This is a takaful product)

### MAIN BENEFITS YOU WILL ENJOY

#### Death/Total and Permanent Disability\* (TPD) Benefit



Basic sum covered

#### Accidental Death/ Total and Permanent Disability (TPD) Benefit



Additional of 50% of basic sum covered for accidental death/TPD

#### Disability Allowance Benefit



Additional 3% of the sum covered (Up to RM 30,000 per person) is payable in one lump sum upon TPD/accidental TPD of the person covered

*\*Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65<sup>th</sup> birthday. Please refer to the contract documents for the complete terms and conditions of this plan.*



RT2

Telephone (603) 2612 3600 Client Careline 1300-88-5055 [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com) [sunlifemalaysia.com](http://sunlifemalaysia.com)

**Sun Life Malaysia Takaful Berhad**

Registration No.: 200501012215 (689263-M)

Member of PIDM

*The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).*

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FREE LOOK PERIOD:

You have 15 calendar days from its delivery date to review your benefits

### EXCLUSIONS

#### Death/Total and Permanent Disability (TPD) Benefit



##### Death

- Pre-existing conditions\*
- Suicide\*

##### TPD:

- Pre-existing conditions\*
- Any attempted suicide or self injury (while sane or insane)
- Air travel other than commercial flights
- Strike, riot, civil commotion
- Involvement in criminal act
- Hazardous sports
- Misuse of drugs
- AIDS

##### Accidental Death:

- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- Any attempted suicide or self injury (while sane or insane)
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/functional disorder
- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Involvement in criminal act
- Strike, riot, civil commotion
- Pregnancy or childbirth
- Hazardous sports
- Misuse of drugs
- AIDS

##### Accidental TPD:

- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/functional disorder
- Pre-existing physical or mental defect
- Pregnancy or childbirth

\* within 12 months from contract commencement date  
Please refer to the contract documents for the complete terms and conditions of this plan.